

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
James Andrew Livingston  
Debtor

Case No. 21-51005-KMS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0538-6

User: mssbad

Page 1 of 4

Date Rcvd: Apr 16, 2025

Form ID: ntcdsm

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2025:**

Recip ID	Recipient Name and Address
db	+ James Andrew Livingston, 4719 Gibson Rd Unit B, Ocean Springs, MS 39564-6009
5033557	+ 1st Franklin Financial, 3189 Highway 45, Columbus, MS 39705-1251
5033561	+ Ascend, P.O. Box 51751, Los Angeles, CA 90051-6051
5033562	+ Balance Credit, 180 N Wacker Dr, Ste 300, Chicago, IL 60606-1603
5041758	#+ Eric C. Miller, Esq., LOGS Legal Group LLP, Attorneys for PHH Mortgage Corporation, 1080 River Oaks Drive, Suite B-202, Flowood MS 39232-7603
5033572	+ Integra Credit, 200 W Jackson Blvd, Ste 500, Chicago, IL 60606-6949
5033578	+ Ocwen Loan Servicing, PO Box 6440, Carol Stream, IL 60197-6440
5033588	True Accord, 53 Maiden Lane, 3rd Floor, San Francisco, CA 94108

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 16 2025 19:43:00	U.S. Bank National Association, not in its individ, PO Box 619096, Dallas, TX 75261-9096
cr	+ EDI: AISACG.COM	Apr 16 2025 23:40:00	Wollemi Acquisitions, LLC c/o AIS Portfolio Servc, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5044075	+ Email/Text: bankruptcy@1ffc.com	Apr 16 2025 19:44:00	1st Franklin Financial Corporation, Attn: Administrative Services, PO Box 880, Toccoa, GA 30577-0880
5033558	+ Email/Text: bnc@teampurpose.com	Apr 16 2025 19:43:00	Advance America, 507-4 18th Ave N, Columbus, MS 39705-2245
5033559	+ Email/Text: bnc@teampurpose.com	Apr 16 2025 19:43:00	Advance America, 4237-B Lakeland Dr, Flowood, MS 39232-9212
5033560	+ Email/Text: bankruptcy@af247.com	Apr 16 2025 19:44:00	Advance Financial 24/7, 100 Oceanside Drive, Nashville, TN 37204-2351
5059184	+ Email/Text: bncmail@w-legal.com	Apr 16 2025 19:43:00	Advance Financial Administration, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
5045321	+ EDI: TCISOLUTIONS.COM	Apr 16 2025 23:40:00	Bank of Missouri, Vervent, 2700 S Lorriane Place, Sioux Falls SD 57106-3657
5033565	Email/Text: bankruptcy@creditfresh.com	Apr 16 2025 19:43:00	CBW/CreditFresh, 200 Continental Drive, Newark, DE 19713
5033566	Email/Text: bankruptcy_filings@creditininja.com	Apr 16 2025 19:43:00	Credit Ninja, 27 N Wacker Dr, #404, Chicago, IL 60606
5033563	+ EDI: CAPITALONE.COM	Apr 16 2025 23:40:00	Capital One, Po Box 31293, Salt Lake City, UT

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			84131-0293
5054133	+ EDI: AIS.COM	Apr 16 2025 23:40:00	Capital One Bank (USA), N.A., by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5033564	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Apr 16 2025 19:43:00	CashNetUSA, 175 W Jackson Blvd, Suite 1000, Chicago, IL 60604-2863
5033567	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 16 2025 19:43:20	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
5281800	^ MEBN	Apr 16 2025 19:39:00	Elizabeth Crowell Price, Esq., Dean Morris, LLC, for U.S. Bank N.A. as Trustee, 1820 Avenue of America, Monroe LA 71201-4530
5033570	Email/Text: BNSFS@capitalsvcs.com	Apr 16 2025 19:43:00	First Savings Bank, 500 East 60th St North, Sioux Falls, SD 57104
5033568	+ Email/Text: bankruptcy@curo.com	Apr 16 2025 19:44:00	First Heritage Credit, 513 18th Avenue North, Columbus, MS 39705-2201
5040935	+ Email/Text: bankruptcy@curo.com	Apr 16 2025 19:44:00	First Heritage Credit of Mississippi, LLC, d/b/a 1st Heritage Credit, First Heritage Credit, 513 18th Ave North Ste 3, Columbus, MS 39705-2201
5033569	+ EDI: AMINFOFP.COM	Apr 16 2025 23:40:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5033571	+ EDI: PHINGENESIS	Apr 16 2025 23:41:00	Genesis FS Card Servic, P.O. Box 23026, Columbus, GA 31902-3026
5056404	+ Email/Text: bankruptcy@towerloan.com	Apr 16 2025 19:43:00	GulfcO of Mississippi, LLC, P.O. Box 320001, Flowood, MS 39232-0001
5055055	Email/PDF: resurgentbknotifications@resurgent.com	Apr 16 2025 19:43:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5033573	+ Email/Text: mail@ldf-holdings.com	Apr 16 2025 19:43:00	Lendumo, P.O. Box 542, Lac Du Flambe, WI 54538-0542
5033574	+ Email/Text: ZenResolve@ebn.phinsolutions.com	Apr 16 2025 19:43:00	Little Lake Lending, 2726 Mission Rancheria, Lakeport, CA 95453-9612
5033575	+ Email/Text: bankruptcy@marinerfinance.com	Apr 16 2025 19:43:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5033576	+ EDI: PHINGENESIS	Apr 16 2025 23:41:00	Milestone, P.O. Box 4499, Beaverton, OR 97076-4499
5033577	+ Email/Text: bankruptcy@moneykey.com	Apr 16 2025 19:43:00	Money Key, 3422 Old Capitol Trail, Ste 1613, Wilmington, DE 19808-6124
5042461	EDI: AGFINANCE.COM	Apr 16 2025 23:40:00	ONEMAIN FINANCIAL GROUP, LLC AS SERVICER FOR, SPRINGLEAF FUNDING TRUST 2017-A, ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5033579	+ EDI: AGFINANCE.COM	Apr 16 2025 23:40:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
5049130	Email/Text: peritusselevate@peritussservices.com	Apr 16 2025 19:43:00	RISE Credit, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
5049798	EDI: LCIPHHMRGT	Apr 16 2025 23:40:00	PHH Mortgage Corporation, Attn: Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
5058347	+ EDI: JEFFERSONCAP.COM	Apr 16 2025 23:40:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
5045034	EDI: Q3G.COM	Apr 16 2025 23:40:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
5033580	Email/Text: bankruptcy@republicfinance.com		

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		Apr 16 2025 19:44:00	Republic Finance, 1833 Highway 45 N, Columbus, MS 39705
5050406	Email/Text: bankruptcy@republicfinance.com		
		Apr 16 2025 19:44:00	Republic Finance, LLC, 282 Tower Rd, Ponchatoula, LA 70454
5033581	+ EDI: PHINELEVATE		
		Apr 16 2025 23:41:00	Rise Credit of MS, 4150 International Pla, Ste 300, Fort Worth, TX 76109-4819
5033583	Email/Text: bankruptcy_department@clacorp.com		
		Apr 16 2025 19:43:00	Simple Fast Loans Inc, 8601 Dunwoody Place, Ste 406, Atlanta, GA 30350
5033582	+ Email/Text: enotifications@santanderconsumerusa.com		
		Apr 16 2025 19:43:00	Santander Consumer USA, Po Box 961211, Fort Worth, TX 76161-0211
5046046	+ Email/Text: enotifications@santanderconsumerusa.com		
		Apr 16 2025 19:43:00	Santander Consumer USA Inc., 1601 Elm St Ste 800, Dallas TX 75201-7260
5058779	+ Email/Text: bncemail@w-legal.com		
		Apr 16 2025 19:43:00	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
5033584	+ Email/Text: bkinfo@ccfi.com		
		Apr 16 2025 19:43:00	Speedy Cash, 3611 N. Ridge Rd., Wichita, KS 67205-1214
5040614	+ Email/Text: bkinfo@ccfi.com		
		Apr 16 2025 19:43:00	Speedy/Rapid Cash, P.O. Box 782260, Wichita, KS 67278-2260
5033587	Email/Text: bankruptcy@towerloan.com		
		Apr 16 2025 19:43:00	Tower Loan, Pob 320001, Flowood, MS 39232
5033585	EDI: WTRRN BANK.COM		
		Apr 16 2025 23:40:00	Target Card Svcs, 3901 W 53rd St, Sioux Falls, SD 57106-4216
5033586	+ EDI: TCISOLUTIONS.COM		
		Apr 16 2025 23:40:00	Total Visa, P.O. Box 89940, Sioux Falls, SD 57109-6940
5115142	+ EDI: AISACG.COM		
		Apr 16 2025 23:40:00	Wollemi Acquisitions, LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PHH Mortgage Corporation
cr	*+	Speedy/Rapid Cash, PO Box 782260, Wichita, KS 67278-2260
5056693	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham MD 21236-5904

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2025

Signature: /s/Gustava Winters

District/off: 0538-6  
Date Rcvd: Apr 16, 2025

User: mssbad  
Form ID: ntcdsm

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Total Noticed: 54

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2025 at the address(es) listed below:

Name	Email Address
Elizabeth Crowell Price	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V Eprice@hwmlawfirm.com, ecfmail@hwmlawfirm.com
Eric C Miller	on behalf of Creditor PHH Mortgage Corporation logsecf@logs.com
Jennifer A Curry Calvillo	on behalf of Debtor James Andrew Livingston jennifer@therollinsfirm.com jennifer.curry.ecf@gmail.com,CalvilloJR81745@notify.bestcase.com
Phillip Brent Dunnaway	on behalf of Trustee Warren A. Cuntz T1 Jr. pdunnaway@gport13.com
Thomas Carl Rollins, Jr	on behalf of Debtor James Andrew Livingston trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov
Warren A. Cuntz T1, Jr.	wcuntzcourt@gport13.com waccourt1@gmail.com

TOTAL: 7

Form ntedsm (Rev. 12/23)

**UNITED STATES BANKRUPTCY COURT**  
Southern District of Mississippi

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Case No.: 21-51005-KMS  
Chapter: 13

In re:

James Andrew Livingston  
4719 Gibson Rd Unit B  
Ocean Springs, MS 39564

Last four digits of Social-Security or Individual Tax-Payer-Identification (ITIN) No(s)., (if any):

xxx-xx-5515

Employer Tax Identification No(s). (if any):

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**Notice of Dismissal**

You are hereby notified that an Order Dismissing the above case was entered on April 16, 2025.

Dated: 4/16/25

Danny L. Miller, Clerk of Court  
Dan M. Russell, Jr. U.S. Courthouse  
2012 15th Street, Suite 244  
Gulfport, MS 39501  
228-563-1790